



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [FIRST FOUNDATION INC.](#)

City/State [DALLAS, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [11,257,526](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[FIRST FOUNDATION INC.](#)
[200 CRESCENT COURT SUITE 1400](#)

[DALLAS, TX 75201](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	10,596,972	7,432,334	8,319,903	6,707,055	6,135,111
Net income (\$000)	64,152	48,409	109,510	84,369	56,239
Number of BHCs in peer group	132	145	130	147	146

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.67	76	3.15	2.86	79	2.92	2.60	73	3.05	2.96	49	2.85	3.21	25
+ Non-interest income	0.48	0.96	24	0.57	0.94	27	0.72	1.04	37	0.70	0.98	36	0.61	0.90	31
- Overhead expense	1.83	2.17	24	1.89	2.32	23	1.79	2.17	24	1.88	2.48	20	2.12	2.59	25
- Provision for credit losses	-0.01	0.09	24	0.01	-0.03	58	0.05	-0.09	83	0.10	0.38	4	0.04	0.12	29
+ Securities gains (losses)	0	0	43	0	0.01	31	0	0.01	23	0	0.02	16	-0.01	0.01	4
+ Other tax equivalent adjustments	0	0	46	0	0	74	0	0	86	0	0	16	0	0	10
= Pretax net operating income (tax equivalent)	1.69	1.40	75	1.82	1.70	61	1.82	1.66	67	1.77	1.22	86	1.30	1.53	27
Net operating income	1.21	1.06	69	1.30	1.30	47	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Net income	1.21	1.06	69	1.30	1.31	47	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Net income (Subchapter S adjusted)		1.63			1.49			1.97			1.27			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.37	3.12	66	3.52	3.40	59	3.43	3.06	74	3.85	3.78	52	4.26	4.49	29
Interest expense	0.25	0.24	60	0.24	0.32	37	0.19	0.25	43	0.72	0.57	68	1.32	1.02	80
Net interest income (tax equivalent)	3.12	2.88	63	3.28	3.05	69	3.25	2.80	79	3.13	3.17	40	2.94	3.45	22
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.08	17	0	0.05	28	0.01	0.11	18	0.02	0.11	18	0.02	0.11	23
Earnings coverage of net loan and lease losses (X)	-582.63	-9.51	7	-642.35	-10.45	4	184.80	39.72	91	140.63	33.55	89	98.13	22.46	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.37	1.17	4	0.40	1.32	2	0.49	1.23	6	0.50	1.35	4	0.46	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.35	1.15	6	0.37	1.31	3	0.46	1.20	7	0.46	1.33	4	0.41	0.93	6
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.41	18	0.27	0.58	26	0.20	0.49	14	0.39	0.67	32	0.26	0.56	21
30-89 days past due loans and leases / Total loans and leases	0.06	0.32	11	0.05	0.18	25	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
Liquidity and Funding															
Net noncore funding dependence	5.75	3.09	64	-6.56	-3.20	36	-6.05	-2.33	39	6.55	0.77	68	39.59	10.70	98
Net short-term noncore funding dependence	5.32	-1.79	78	-8.65	-6.28	36	-7.28	-7.71	46	0.86	-3.25	56	19.44	5.88	91
Net loans and leases / Total assets	83.42	61.60	96	75.41	65.71	82	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Capitalization															
Tier 1 leverage ratio	8.50	9.08	31	8.33	9.56	20	8.43	8.98	33	8.93	9.65	32	8.25	10.39	8
Holding company equity capital / Total assets	9.80	10.04	45	9.24	10.44	30	10.43	10.71	47	10	10.51	39	9.72	11.37	23
Total equity capital (including minority interest) / Total assets	9.80	10.14	42	9.24	10.49	28	10.43	10.82	45	10	10.57	37	9.72	11.43	22
Common equity tier 1 capital / Total risk-weighted assets	9.92	11.90	24	11.10	12.69	25	11.34	12.42	34	11.55	12.44	39	10.65	12.50	22
Net loans and leases / Equity capital (X)	8.51	6.22	87	8.16	6.47	84	6.93	5.53	79	7.60	6.79	68	8.19	6.55	84
Cash dividends / Net income	19.37	34	25	16.63	22.10	36	14.74	28.27	23	14.82	29.42	26	15.87	25.65	32
Cash dividends / Net income (Subchapter S adjusted)		69.44			18.06			3.14			39.66			93.20	
Growth Rates															
Assets	41.75	7.91	95	11.21	7.24	70	46.54	10.50	95	10.22	16.11	25	8.11	8.66	55
Equity capital	50.26	-0.29	93	14.92	8.26	87	52.94	7.46	96	13.33	8.42	78	9.78	12.19	42
Net loans and leases	56.81	11.87	96	6.25	-0.86	82	39.53	3.36	96	5.07	9.99	35	5.18	8.63	38
Noncore funding	58.09	10.50	85	-78.14	-28.42	2	-36.49	-14.79	22	-58.61	-12.78	4	5.07	4.16	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	0	0	48	0	0.57	38	0	0.01	46	0	0.01	46
Long-term debt / Equity capital	15.71	11.61	72	2.72	5.76	53	4.15	10.95	32	2.01	5.67	52	1.63	3.86	57
Equity investment in subsidiaries / Equity capital	109.89	103.92	78	100.21	104.95	39	101.46	103.22	46	100.63	104.49	39	99.92	104.21	32
Cash from ops + noncash items + op expense / Op expense + dividends	-58.75	116.54	10	61.94	138.87	27	27.58	154.48	7	273.44	138.81	89	341.53	152.31	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	151,655	108,975	223,238	215,506	218,702	39.16	166.25
Income from lease financing receivables.....	6,185	5,391	11,259	9,433	7,225	14.73	796.38
Fully taxable income on loans and leases.....	157,840	114,366	234,497	224,939	225,927	38.01	173.79
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	157,840	114,366	234,497	224,939	225,927	38.01	173.79
Investment interest income (tax equivalent).....	12,981	10,132	20,433	25,690	25,005	28.12	110.80
Interest on balances due from depository institutions.....	1,530	366	907	335	1,458	318.03	509.56
Interest income on other earning assets.....	547	532	1,054	1,069	1,349	2.82	-51.64
Total interest income (tax equivalent).....	172,898	125,396	256,891	252,033	253,739	37.88	165.22
Interest on time deposits of \$250K or more	860	734	1,118	5,736	9,704	17.17	9.55
Interest on time deposits < \$250K.....	345	1,127	1,603	17,991	35,869	-69.39	-82.91
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,493	6,148	10,732	15,705	18,610	38.14	93.02
Interest on other borrowings and trading liabilities.....	194	392	481	7,815	14,623	-50.51	-93.20
Interest on subordinated debt and mandatory convertible securities	2,923	0	0	0	0		
Total interest expense.....	12,815	8,401	13,934	47,247	78,806	52.54	27.41
Net interest income (tax equivalent).....	160,083	116,995	242,957	204,786	174,933	36.83	190.36
Non-interest income.....	25,426	21,201	59,973	47,020	37,341	19.93	55.67
Adjusted operating income (tax equivalent)	185,509	138,196	302,930	251,806	212,274	34.24	159.58
Overhead expense.....	96,806	70,363	148,553	126,196	129,903	37.58	106.18
Provision for credit losses.....	-619	404	3,866	6,746	2,637		
Securities gains (losses)	0	0	0	0	-316		
Other tax equivalent adjustments	0	1	2	-1	-1	-100.00	
Pretax net operating income (tax equivalent).....	89,322	67,550	151,785	118,767	79,499	32.23	282.54
Applicable income taxes	25,170	19,141	42,275	34,398	23,260	31.50	230.27
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	25,170	19,141	42,275	34,398	23,260	31.50	230.27
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	64,152	48,409	109,510	84,369	56,239	32.52	307.86
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	64,152	48,409	109,510	84,369	56,239	32.52	307.86
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	64,152	48,409	109,510	84,369	56,239	32.52	307.86
Investment securities income (tax equivalent).....	12,981	10,132	20,433	25,690	25,005	28.12	110.80
US Treasury and agency securities (excluding mortgage-backed securities)	4	4	6	9	8	0.00	100.00
Mortgage-backed securities	9,430	8,475	16,261	22,594	22,118	11.27	53.21
All other securities	3,547	1,653	4,166	3,087	2,879	114.58	354600.00
Cash dividends declared.....	12,424	8,051	16,146	12,503	8,927	54.32	
Common	12,424	8,051	16,146	12,503	8,927	54.32	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Interest income (tax equivalent).....	3.26	2.90	75	3.37	3.18	72	3.09	2.85	69	3.76	3.53	73	4.14	4.19	44
Less: Interest expense.....	0.24	0.22	65	0.23	0.30	38	0.17	0.23	42	0.70	0.54	72	1.28	0.95	84
Equals: Net interest income (tax equivalent).....	3.02	2.67	76	3.15	2.86	79	2.92	2.60	73	3.05	2.96	49	2.85	3.21	25
Plus: Non-interest income.....	0.48	0.96	24	0.57	0.94	27	0.72	1.04	37	0.70	0.98	36	0.61	0.90	31
Equals: adjusted operating income (tax equivalent).....	3.50	3.67	45	3.72	3.78	48	3.64	3.70	49	3.75	3.96	39	3.46	4.16	23
Less: Overhead expense.....	1.83	2.17	24	1.89	2.32	23	1.79	2.17	24	1.88	2.48	20	2.12	2.59	25
Less: Provision for credit losses.....	-0.01	0.09	24	0.01	-0.03	58	0.05	-0.09	83	0.10	0.38	4	0.04	0.12	29
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	44	0	0.01	32	0	0.01	23	0	0.02	16	-0.01	0.01	4
Plus: other tax equivalent adjustments.....	0	0	46	0	0	74	0	0	86	0	0	16	0	0	10
Equals: Pretax net operating income (tax equivalent).....	1.69	1.40	75	1.82	1.70	61	1.82	1.66	67	1.77	1.22	86	1.30	1.53	27
Less: Applicable income taxes (tax equivalent).....	0.48	0.33	87	0.52	0.37	87	0.51	0.38	82	0.51	0.27	91	0.38	0.35	61
Less: Minority interest.....	0	0	44	0	0	46	0	0	40	0	0	45	0	0	45
Equals: Net operating income.....	1.21	1.06	69	1.30	1.30	47	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Plus: Net extraordinary items.....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.21	1.06	69	1.30	1.31	47	1.32	1.26	59	1.26	0.97	78	0.92	1.19	23
Memo: Net income (last four quarters).....	1.26	1.12	72	1.42	1.23	70	1.32	1.26	59	1.26	0.97	78	0.92	1.19	22
Net income-BHC and noncontrolling (minority) interest.....	1.21	1.07	69	1.30	1.31	46	1.32	1.27	59	1.26	0.97	77	0.92	1.19	23

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

96.84	92.97	90	95.89	94.04	75	89.98	93.08	13	97.60	93.47	95	97.06	93.22	92
57.16	60.12	44	55.84	65.79	13	53.02	61.99	13	65.65	68.25	41	69.92	70.66	45
3.37	3.12	66	3.52	3.40	59	3.43	3.06	74	3.85	3.78	52	4.26	4.49	29
0.25	0.24	60	0.24	0.32	37	0.19	0.25	43	0.72	0.57	68	1.32	1.02	80
3.12	2.88	63	3.28	3.05	69	3.25	2.80	79	3.13	3.17	40	2.94	3.45	22

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

3.92	4.01	48	4.08	4.08	50	4	4.01	50	4.20	4.28	47	4.47	4.98	17	
0.45	0.42	60	0.11	0.12	43	0.12	0.14	18	0.13	0.32	6	1.83	2.26	25	
		0.58			0.14			0.25		1.81	0.43	94	1.16	2.02	21
		0.52			0.42			0.45			0.80			0.49	
3.37	3.09	69	3.52	3.42	65	3.43	3.04	76	3.85	3.80	59	4.26	4.47	34	

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

2.07	1.85	72	2.68	1.88	87	2.54	1.77	89	2.85	2.32	83	3.10	2.74	80
0.17	1.22	2	1.46	1.27	64	0.35	1.14	10	2	1.87	56	1.88	2.54	16
1.91	1.78	62	2.58	1.49	94	2.12	1.57	87	2.79	2.05	93	2.62	2.54	61
2.94	2.82	61	4.35	2.66	88	3.51	2.81	75	5.32	3.24	89	5.24	3.80	86

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.34	0.20	83	0.40	0.32	70	0.33	0.21	77	1.05	0.62	89	1.81	1.13	89
0.46	0.50	48	0.37	0.90	9	0.30	0.66	11	1.17	1.60	17	2.33	2.13	72
0.24	0.44	22	0.55	0.87	21	0.44	0.62	30	1.62	1.49	66	2.31	1.91	84
0.34	0.17	88	0.38	0.19	92	0.30	0.15	83	0.70	0.36	91	1.18	0.86	75
		0.25			0.57			0.14			1.24			2.53

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

0	0.36	4	0	0.11	11	0	0.17	9	1.67	0.37	91	2.37	1.23	83
0.19	1.24	9	0.65	0.56	65	0.67	1.27	28	1.24	0.55	75	2.25	1.03	73
0.42	0.36	73	0.40	0.47	43	0.32	0.37	49	1.07	0.79	78	1.84	1.34	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	25,426	21,201	59,973	47,020	37,341
Fiduciary activities income	4,257	3,431	7,161	5,645	5,124
Service charges on deposit accounts - domestic	1,302	768	1,700	1,220	1,032
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	15,613	13,469	28,454	23,428	23,083
Insurance activities revenue.....	25	72	75	35	69
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	851	-587	-465	193	1,692
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	1,123	3,324	21,459	15,140	4,960
Other non-interest income.....	2,255	724	1,589	1,359	1,381
Total overhead expenses	96,806	70,363	148,553	126,196	129,903
Personnel expense.....	57,455	41,730	87,910	73,868	69,932
Net occupancy expense.....	8,135	6,159	12,759	11,948	11,388
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,000	842	1,579	1,895	2,291
Other operating expenses.....	30,216	21,632	46,305	38,485	46,292
Fee income on mutual funds and annuities.....	244	233	488	454	479
Memoranda					
Assets under management in proprietary mutual funds and annuities	260,227	283,180	289,919	275,174	280,633
Number of equivalent employees	720	528	603	507	428
Average personnel expense per employee.....	79.80	79.03	145.79	145.70	163.39
Average assets per employee.....	14,718.02	14,076.39	13,797.52	13,228.90	14,334.37

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.96	2.35	37	1.10	0.51	81	0.81	2.17	37	0.97	0.51	80	1.28	0.66
Overhead expenses / Net Interest Income + non-interest income	52.18	59.40	24	50.91	59.77	12	49.04	59.28	14	50.12	61.22	8	61.20	61.79
Percent of Average Assets														
Total overhead expense	1.83	2.17	24	1.89	2.32	23	1.79	2.17	24	1.88	2.48	20	2.12	2.59
Personnel expense.....	1.08	1.20	37	1.12	1.36	27	1.06	1.21	34	1.10	1.42	19	1.14	1.50
Net occupancy expense.....	0.15	0.22	18	0.17	0.27	8	0.15	0.23	17	0.18	0.30	8	0.19	0.32
Other operating expenses.....	0.59	0.72	37	0.60	0.67	41	0.58	0.72	35	0.60	0.73	31	0.79	0.76
Overhead less non-interest income	1.35	1.19	59	1.32	1.34	46	1.06	1.10	40	1.18	1.44	26	1.51	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	52.18	58.92	25	50.92	57.80	14	49.04	58.83	15	50.12	58.93	9	61.20	59.91
Personnel expense.....	30.97	32.65	36	30.20	33.60	27	29.02	32.93	26	29.34	33.88	21	32.94	34.17
Net occupancy expense.....	4.39	6.14	23	4.46	7.04	6	4.21	6.23	20	4.74	7.04	14	5.36	7.50
Other operating expenses.....	16.83	19.36	30	16.26	16.92	40	15.81	19.18	24	16.04	17.57	36	22.89	17.93
Total non-interest income	13.71	25.40	22	15.34	22.60	25	19.80	27.67	35	18.67	23.45	45	17.59	19.83
Fiduciary activities income	2.29	2.23	60	2.48	2.03	67	2.36	2.20	62	2.24	1.45	68	2.41	1.61
Service charges on domestic deposit accounts	0.70	3.45	10	0.56	2.77	9	0.56	3.27	10	0.48	2.67	13	0.49	3.21
Trading revenue.....	0	0.45	35	0	0.05	39	0	0.62	27	0	0.10	39	0	0.07
Investment banking fees and commissions.....	8.42	2.25	89	9.75	0.98	96	9.39	2.58	88	9.30	1.03	95	10.87	0.91
Insurance activities revenue.....	0.01	0.36	40	0.05	0.58	64	0.02	0.36	40	0.01	0.41	54	0.03	0.37
Venture capital revenue.....	0	0.01	46	0	0	47	0	0.04	44	0	0	48	0	0
Net servicing fees	0.46	1.38	54	-0.42	0.51	6	-0.15	0.60	3	0.08	0	63	0.80	0.22
Net securitization income	0	0	47	0	0	49	0	0.01	44	0	0	48	0	0
Net gain (loss) - sales of loans, OREO, and other assets	0.61	1.51	40	2.41	3.90	45	7.08	3.30	83	6.01	5.55	67	2.34	2.27
Other non-interest income.....	1.22	9.09	4	0.52	7.51	6	0.52	9.27	0	0.54	7.76	3	0.65	7.41
Overhead less non-interest income	38.48	32.73	65	35.57	34.94	51	29.24	30.52	37	31.44	34.63	37	43.60	39.47
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.18	21.22	94	28.34	21.17	93	27.85	21.18	96	28.96	20.30	93	29.26	21.51
Applicable income tax + TE / Pretax net operating income + TE	28.18	23.38	90	28.34	22.50	90	27.85	22.67	94	28.96	22.51	86	29.26	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans	6,884,434	4,894,058	5,861,904	4,406,079	4,479,296	40.67	130.37
Commercial and industrial loans	1,456,212	754,546	1,067,464	647,704	419,204	92.99	641.75
Loans to individuals	10,730	12,172	10,816	14,331	11,446	-11.85	-51.05
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0
Agricultural loans	0	0	0	0	0	0	0
Other loans and leases	1,072,761	350,431	467,979	241,089	140,723	206.13	3004.68
Less: Unearned income	0	0	0	0	0	0	0
Loans and leases, net of unearned income	9,424,137	6,011,207	7,408,163	5,309,203	5,050,669	56.78	190.76
Less: Allowance for loan and lease losses	33,165	22,272	33,776	24,200	20,800	48.91	97.41
Net loans and leases	9,390,972	5,988,935	7,374,387	5,285,003	5,029,869	56.81	191.24
Debt securities that reprice or mature in over 1 year	1,097,003	732,522	1,121,626	803,902	1,014,965	49.76	126.83
Mutual funds and equity securities	8,570	458	8,569	338	434	1771.18	
Subtotal	10,496,545	6,721,915	8,504,582	6,089,243	6,045,268	56.15	183.07
Interest-bearing bank balances	42,449	943,869	1,086,887	607,588	46,320	-95.50	-62.85
Federal funds sold and reverse repos	0	0	0	0	132		
Debt securities that reprice or mature within 1 year	154,564	4,212	69,752	3,524	0	3569.61	
Trading assets	0	0	0	0	0		
Total earning assets	10,693,558	7,669,996	9,661,221	6,700,355	6,091,720	39.42	179.77
Non-interest-bearing cash and due from depository institutions	50,695	25,778	35,006	22,120	18,941	96.66	244.42
Premises, fixed assets, and leases	57,586	22,437	58,109	22,492	24,577	156.66	689.17
Other real estate owned	6,210	0	6,210	0	0		343.57
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	449,477	223,562	438,268	214,876	179,232	101.05	680.03
Total assets	11,257,526	7,941,773	10,198,814	6,959,843	6,314,470	41.75	188.41
Quarterly average assets	10,761,796	7,670,412	10,262,229	6,694,664	6,316,464	40.30	178.35
Average loans and leases (YTD)	8,050,978	5,600,381	5,861,691	5,353,507	5,056,871	43.76	160.15
Memoranda							
Loans held-for-sale	485,296	498,319	501,435	505,404	503,036	-2.61	222.86
Loans not held-for-sale	8,938,841	5,512,888	6,906,728	4,803,799	4,547,633	62.14	189.19
Real estate loans secured by 1–4 family	994,844	838,033	997,056	829,155	905,076	18.71	56.10
Commercial real estate loans	5,889,590	4,056,025	4,863,941	3,576,924	3,573,805	45.21	150.55
Construction and land development	165,300	57,804	150,152	57,028	71,578	185.97	408.19
Multifamily	4,465,524	3,332,626	3,411,578	2,770,311	2,657,183	33.99	147.27
Nonfarm nonresidential	1,258,766	665,595	1,302,211	749,585	845,044	89.12	145.75
Real estate loans secured by farmland	0	0	907	0	415		-100.00
Total investment securities	1,260,137	737,192	1,199,947	807,764	1,015,399	70.94	160.57
U.S. Treasury securities	838	598	491	503	403	40.13	69.29
US agency securities (excluding mortgage-backed securities)	3,559	0	4,796	0	0		
Municipal securities	127,571	3,135	52,145	1,108	1,045	3969.25	
Mortgage-backed securities	978,100	636,382	977,570	747,457	957,683	53.70	102.45
Asset-backed securities	0	0	0	0	0		
Other debt securities	141,499	96,619	156,376	58,358	55,834	46.45	
Mutual funds and equity securities	8,570	458	8,569	338	434	1771.18	
Available-for-sale securities	321,006	736,734	1,191,378	807,426	1,014,965	-56.43	-33.62
U.S. Treasury securities	838	598	491	503	403	40.13	69.29
US agency securities (excluding mortgage-backed securities)	3,559	0	4,796	0	0		
Municipal securities	127,571	3,135	52,145	1,108	1,045	3969.25	
Mortgage-backed securities	47,539	636,382	977,570	747,457	957,683	-92.53	-90.16
Asset-backed securities	0	0	0	0	0		
Other debt securities	141,499	96,619	156,376	58,358	55,834	46.45	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	0						
Available-for-sale securities appreciation (depreciation)	-22,354	6,113	-7,185	12,665	6,045		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	415,763	187,364	396,703	190,111	148,389	121.90	83892.53

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,594,796	3,281,983	3,286,695	308,479	206,826	9.53	2310.90
NOW, ATS and transaction accounts	2,425,198	896,222	2,242,699	81,265	95,978	170.60	6329.99
Time deposits less brokered deposits < \$250K	174,817	189,804	211,578	238,043	298,996	-7.90	37.13
MMDA and other savings accounts	2,869,674	2,256,952	2,620,218	4,549,489	2,614,455	27.15	38.21
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,064,485	6,624,961	8,361,190	5,177,276	3,216,255	36.82	279.18
Time deposits of \$250K or more	390,811	370,016	366,624	414,723	469,075	5.62	67.36
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	171,423	0	165,930	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	149,000	0	0	255,000	733,000	-65.83	
Other borrowings w/remaining maturity over 1 year	0	20,000	18,500	14,000	27,916	-100.00	-100.00
Brokered deposits < \$250K	90,175	116,905	90,285	326,131	1,209,580	-22.86	-81.47
Noncore funding	801,409	506,921	641,339	1,009,854	2,439,571	58.09	-32.16
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	173,304	0	25,696	0	0		
Other liabilities	115,420	75,873	106,538	77,002	44,775	52.12	689.36
Total liabilities	10,154,618	7,207,755	9,134,763	6,264,132	5,700,601	40.88	183.14
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	56	45	56	45	45	24.44	64.71
Common surplus	719,222	435,201	720,744	433,941	433,775	65.26	190.83
Retained earnings	392,703	287,997	340,976	247,638	175,773	36.36	439.47
Accumulated other comprehensive income	-9,073	10,775	2,275	14,087	4,276		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,102,908	734,018	1,064,051	695,711	613,869	50.26	248.00
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,102,908	734,018	1,064,051	695,711	613,869	50.26	248.00
Total liabilities and capital	11,257,526	7,941,773	10,198,814	6,959,843	6,314,470	41.75	188.41
Memoranda							
Non-interest-bearing deposits	3,594,796	3,281,983	3,286,695	1,660,540	1,196,158	9.53	287.68
Interest-bearing deposits	5,950,675	3,829,899	5,531,404	4,257,590	3,698,752	55.37	172.53
Total deposits	9,545,471	7,111,882	8,818,099	5,918,130	4,894,910	34.22	206.85
Long-term debt that reprices within 1 year	0	20,000	18,500	14,000	10,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,064,051	695,711	695,711	613,869	559,184		
Accounting restatements	0	0	0	0	0		
Net income	64,152	48,409	109,510	84,369	56,239		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-1,523	1,261	4,329	165	1,944		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	282,459	0	0		
Less: Dividends declared	12,424	8,051	16,146	12,503	8,927		
Change in other comprehensive income	-11,348	-3,312	-11,812	9,811	5,429		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,102,908	734,018	1,064,051	695,711	613,869		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	61.15	38.78	87	61.62	47.38	84	57.48	36.25	88	63.31	48.33	84	70.94	52.67	90
Commercial and industrial loans	12.94	11.05	64	9.50	11.46	43	10.47	10.76	56	9.31	13.47	35	6.64	11.45	29
Loans to individuals	0.10	3.52	12	0.15	2.05	19	0.11	3.36	11	0.21	2.29	21	0.18	2.71	18
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0	45	0	0.02	34	0	0	45	0	0	44
Agricultural loans.....	0	0.19	12	0	0.40	17	0	0.18	12	0	0.43	17	0	0.53	17
Other loans and leases.....	9.53	4.45	85	4.41	1.35	81	4.59	4.47	58	3.46	1.39	81	2.23	1.08	78
Net loans and leases.....	83.42	61.60	96	75.41	65.71	82	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Debt securities over 1 year.....	9.74	19.46	16	9.22	16.22	22	11	19.46	21	11.55	13.53	44	16.07	13.66	67
Mutual funds and equity securities	0.08	0.05	67	0.01	0.07	48	0.08	0.06	70	0	0.05	50	0.01	0.06	44
Subtotal	93.24	82.34	98	84.64	82.54	54	83.39	79.22	62	87.49	83.47	71	95.74	86.76	99
Interest-bearing bank balances	0.38	4.59	3	11.88	7.78	72	10.66	8.50	66	8.73	6.78	67	0.73	2.97	22
Federal funds sold and reverse repos	0	0.58	25	0	0.04	40	0	0.54	28	0	0.02	38	0	0.03	74
Debt securities 1 year or less	1.37	1.68	57	0.05	1.85	5	0.68	1.56	39	0.05	2.03	7	0	2.10	1
Trading assets	0	0.55	20	0	0.03	37	0	0.49	19	0	0.04	38	0	0.03	38
Total earning assets.....	94.99	90.95	90	96.58	93.19	94	94.73	91.77	82	96.27	92.98	94	96.47	92.39	96
Non-interest cash and due from depository institutions.....	0.45	1.01	10	0.32	1.04	10	0.34	0.82	11	0.32	1.07	10	0.30	1.14	8
Other real estate owned.....	0.06	0.01	93	0	0.02	16	0.06	0.01	92	0	0.03	13	0	0.04	10
All other assets.....	4.56	7.97	11	3.10	5.68	8	4.93	7.35	22	3.41	5.87	11	3.23	6.41	6
Memoranda															
Short-term investments	1.75	7.68	9	11.94	10.40	60	11.34	11.47	55	8.78	9.38	52	0.74	5.36	3
U.S. Treasury securities.....	0.01	1.96	19	0.01	0.30	54	0	1.47	23	0.01	0.19	65	0.01	0.29	57
US agency securities (excluding mortgage-backed securities)	0.03	0.84	27	0	1.61	5	0.05	0.82	29	0	1.28	5	0	1.25	8
Municipal securities	1.13	1.75	52	0.04	3.34	12	0.51	1.73	42	0.02	2.96	12	0.02	2.58	10
Mortgage-backed securities	8.69	13.68	29	8.01	9.74	44	9.59	14.14	32	10.74	8.52	67	15.17	9.38	81
Asset-backed securities	0	0.68	21	0	0.45	31	0	0.50	24	0	0.35	32	0	0.30	34
Other debt securities	1.26	0.52	81	1.22	0.62	76	1.53	0.53	83	0.84	0.60	69	0.88	0.53	74
Loans held-for-sale.....	4.31	0.35	93	6.27	0.34	97	4.92	0.55	93	7.26	0.58	97	7.97	0.39	96
Loans held for investment	79.40	61.41	90	69.42	65.68	60	67.72	58.06	75	69.02	69.07	43	72.02	72.01	41
Real estate loans secured by 1–4 family	8.84	12.26	35	10.55	13.58	42	9.78	11.46	42	11.91	14.47	46	14.33	16.02	50
Revolving	0.63	1.49	31	0.39	1.66	21	0.74	1.42	34	0.47	1.79	22	0.48	2.24	19
Closed-end, secured by first liens	8.19	10.40	40	10.13	11.38	53	9	9.67	48	11.41	12.11	55	13.77	13.07	62
Closed-end, secured by junior liens	0.02	0.18	24	0.03	0.22	13	0.03	0.17	25	0.04	0.27	16	0.08	0.37	16
Commercial real estate loans	52.32	24.34	94	51.07	30.82	91	47.69	22.69	93	51.39	30.65	92	56.60	33.26	92
Construction and land development	1.47	3.75	30	0.73	4.24	8	1.47	3.34	30	0.82	4.32	8	1.13	5	9
Multifamily.....	39.67	3.69	98	41.96	5.19	97	33.45	3.57	98	39.80	5.03	97	42.08	4.76	97
Nonfarm nonresidential	11.18	15.50	35	8.38	19.97	9	12.77	14.57	44	10.77	19.97	14	13.38	21.85	16
Real estate loans secured by farmland.....	0	0.35	8	0	0.81	11	0.01	0.30	29	0	0.85	11	0.01	0.95	25

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	73.05	62.08	65	81.42	71.52	71	79.13	61.05	79	82.99	69.38	77	88.69	72.74	83
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.56	20.31	21	13.94	20.62	36	13.46	19.86	29	15.62	20.91	39	17.92	22.29	42
Real estate loans secured by 1–4 family.....	0.75	2.40	24	0.51	2.56	19	1.02	2.43	33	0.61	2.61	20	0.60	3.13	16
Revolving	9.81	17.67	23	13.43	17.71	39	12.43	17.24	33	15	17.94	46	17.32	18.71	49
Closed-end.....	62.49	38.23	89	67.47	46.80	90	65.66	37.86	92	67.37	44.23	90	70.76	46.16	91
Commercial real estate loans	1.75	5.97	21	0.96	6.48	7	2.03	5.65	24	1.07	6.26	7	1.42	6.97	9
Construction and land development.....	0.23	1.34	30	0.21	1.22	21	0.48	1.18	45	0.26	1.14	21	0.51	1.47	29
1–4 family.....	1.52	4.56	23	0.75	5.06	7	1.55	4.40	21	0.81	4.94	6	0.91	5.34	7
Other.....	47.38	5.72	98	55.44	7.60	97	46.05	5.78	98	52.18	7.01	97	52.61	6.42	97
Multifamily.....	13.36	24.64	27	11.07	30.55	6	17.58	24.56	34	14.12	29.04	11	16.73	30.59	12
Nonfarm nonresidential	6.19	8.28	38	6.58	10.50	23	8.35	8.29	51	8.32	10	37	9.51	10.68	41
Owner-occupied.....	7.17	16.13	24	4.50	19.68	3	9.23	15.94	29	5.80	18.53	6	7.22	19.36	8
Other.....	0	0.59	8	0	1.31	11	0.01	0.54	28	0	1.30	11	0.01	1.38	25
Real estate loans secured by farmland.....	0	0.05	33	0	0	45	0	0.04	34	0	0	45	0	0	44
Loans to depository institutions and acceptances of other banks.....	15.45	18.46	42	12.55	17.90	30	14.41	18.86	42	12.20	19.85	27	8.30	16.16	21
Commercial and industrial loans	0.11	6.27	11	0.20	3.38	18	0.15	6.24	10	0.27	3.53	20	0.23	4	19
Loans to individuals.....	0	0.53	22	0	0.03	33	0	0.53	22	0	0.03	33	0	0.04	32
Credit card loans.....	0	0.32	12	0	0.67	17	0	0.34	12	0	0.69	17	0	0.78	17
Agricultural loans.....	0	11.38	8.30	71	5.83	81	6.32	8.75	55	4.54	2.07	81	2.79	1.48	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	745.66	407.54	93	751.91	466.69	97	670.36	391.81	93	721.35	473.75	95	839	493.53	97
Real estate loans secured by 1–4 family.....	107.75	130.40	40	128.75	134.41	54	114.02	126.06	46	135.75	142.34	53	169.53	151.03	62
Revolving	7.66	15.55	31	4.73	16.52	25	8.68	15.44	39	5.34	17.81	25	5.70	21.25	20
Closed-end.....	100.09	113.22	47	124.03	115.32	62	105.34	108.85	51	130.41	122.21	60	163.83	127.10	72
Commercial real estate loans	637.90	254.23	97	623.16	302.67	97	556.23	245.88	97	585.60	302.08	96	669.40	311.74	98
Construction and land development.....	17.90	38.88	34	8.88	41.97	10	17.17	35.95	31	9.34	42.85	8	13.41	46.63	12
1–4 family.....	2.34	8.60	39	1.95	7.74	23	4.04	7.42	50	2.26	7.52	24	4.84	9.52	40
Other.....	15.56	29.76	35	6.93	33.01	9	13.13	28.11	30	7.07	33.94	10	8.57	35.90	10
Multifamily.....	483.66	39.14	98	512.02	49.96	98	390.14	38.66	98	453.54	48.67	98	497.71	44.76	97
Nonfarm nonresidential	136.34	162.28	42	102.26	197.97	14	148.92	158.05	46	122.72	198.42	17	158.28	206.64	28
Owner-occupied.....	63.15	54.20	59	60.73	67.49	43	70.71	52.99	68	72.28	67.98	55	89.99	71.54	71
Other.....	73.19	106.54	32	41.53	126.96	6	78.21	102.54	35	50.44	125.78	10	68.29	130.65	17
Real estate loans secured by farmland.....	0	3.62	7	0	8.06	11	0.10	3.22	32	0	8.35	11	0.08	8.66	25
Loans to depository institutions and acceptances of other banks.....	0	0.27	32	0	0.02	45	0	0.21	34	0	0.03	45	0	0.01	44
Commercial and industrial loans	157.72	115.10	73	115.93	114.08	54	122.07	114.45	60	106.04	133.93	41	78.52	106.70	40
Loans to individuals.....	1.16	35.52	13	1.87	20.19	20	1.24	34.55	12	2.35	22.15	22	2.14	24.83	22
Credit card loans.....	0	2.76	22	0	0.17	33	0	2.77	23	0	0.20	33	0	0.24	32
Agricultural loans.....	0	1.81	12	0	3.83	17	0	1.86	12	0	4.17	17	0	4.86	17
Other loans and leases.....	116.19	50.19	85	53.84	13.49	85	53.52	51.06	65	39.47	13.62	81	26.36	10.25	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	56.72	30.64	93	61.34	36.08	91	57.57	30.07	94	59.20	34	91	61.45	35.38	91
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	578.98	203.71	97	566.50	233.35	97	487.72	195.33	97	514.56	232.08	97	581.32	239.13	97
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	642.13	261.50	97	627.23	304.90	97	558.43	252.85	97	586.84	304.52	96	671.31	315.15	98

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	1.75	7.68	9	11.94	10.40	60	11.34	11.47	55	8.78	9.38	52	0.74	5.36	3
Liquid assets	9.55	25.39	7	20.23	22.17	41	20.64	29.03	29	19.79	19.32	54	16.21	16.28	55
Investment securities	11.19	21.68	15	9.28	18.87	16	11.77	21.63	19	11.61	16.07	33	16.08	16.41	53
Net loans and leases	83.42	61.60	96	75.41	65.71	82	72.31	58.67	82	75.94	69.27	75	79.66	72.36	80
Net loans, leases and standby letters of credit	83.64	62.44	95	75.60	66.09	82	72.45	59.49	81	76.16	69.67	72	79.83	72.78	79
Core deposits	80.52	75.64	59	83.42	78.86	76	81.98	75.71	75	74.39	76.49	31	50.93	71.61	2
Noncore funding	7.12	10.86	44	6.38	8.06	45	6.29	10.30	42	14.51	10.29	75	38.63	14.61	97
Time deposits of \$250K or more	3.47	1.54	87	4.66	3.01	81	3.59	1.58	90	5.96	3.37	87	7.43	4.33	84
Foreign deposits	0	0.34	39	0	0	48	0	0.34	39	0	0	48	0	0	48
Federal funds purchased and repos	1.52	1.20	72	0	0.55	23	1.63	1.23	74	0	0.62	23	0	0.77	17
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	1.52	0.50	81	0	0.53	30	1.63	0.54	83	0	0.59	32	0	0.75	10
Commercial paper	0	0.02	45	0	0	49	0	0.01	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	1.32	1.63	55	0	0.67	17	0	1	11	3.66	1.06	85	11.61	2.75	92
Earning assets that reprice within 1 year	10.26	36.16	2	17.39	31.76	11	26.50	37.37	22	19.38	31.93	13	19.77	33.16	15
Interest-bearing liabilities that reprice within 1 year	5.26	6.49	54	7.24	13.65	42	5.76	6.39	61	13.35	14.04	64	31.10	18.54	82
Long-term debt that reprices within 1 year	0	0.28	32	0.25	0.05	86	0.18	0.26	73	0.20	0.10	81	0.16	0.15	79
Net assets that reprice within 1 year	4.99	28.22	5	9.90	17.40	28	20.56	29.65	27	5.84	17.03	21	-11.49	13.71	14
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.75	3.09	64	-6.56	-3.20	36	-6.05	-2.33	39	6.55	0.77	68	39.59	10.70	98
Net short-term noncore funding dependence	5.32	-1.79	78	-8.65	-6.28	36	-7.28	-7.71	46	0.86	-3.25	56	19.44	5.88	91
Short-term investment / Short-term noncore funding	26.08	166.36	15	258.47	323.58	59	215.49	273.46	53	92.13	230.45	44	3.80	78.10	1
Liquid assets - short-term noncore funding / Nonliquid assets	3.14	28.61	15	19.57	22.52	47	19.37	36.68	30	12.80	16.27	43	-3.75	6.90	20
Net loans and leases / Total deposits	98.38	76.80	89	84.21	78.71	61	83.63	72.79	74	89.30	84.20	61	102.76	90.96	82
Net loans and leases / Core deposits	103.60	82.80	81	90.40	83.94	65	88.20	78.25	72	102.08	91.10	76	156.39	102.55	98
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-6.37	90		0.50			0.12			0.88			0.36	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.49	-13.54	90	0.97	2.10	36	-0.85	-0.25	33	2.15	3.63	32	1.18	1.28	54
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			-0.01			-0.02			0.03			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	73.85	23.58	96	0	5.71	26	0	14.28	13	0	5.36	26	0	7.25	23
Available-for-sale securities	25.47	74.56	3	99.94	92.95	71	99.29	83.77	74	99.96	93.39	73	99.96	91.33	73
U.S. Treasury securities	0.07	9.26	18	0.08	1.65	57	0.04	6.70	26	0.06	1.22	64	0.04	2.07	57
US agency securities (excluding mortgage-backed securities)	0.28	4.02	32	0	9.81	4	0.40	4.12	32	0	8.39	5	0	8.16	7
Municipal securities	10.12	8	65	0.43	17.74	13	4.35	8.22	47	0.14	18.61	10	0.10	15.40	9
Mortgage-backed securities	77.62	63.23	69	86.33	54.62	88	81.47	66.54	71	92.53	54.48	94	94.32	57.07	98
Asset-backed securities	0	3.36	21	0	2.44	31	0	2.50	24	0	1.97	32	0	1.70	34
Other debt securities	11.23	3.01	87	13.11	3.80	85	13.03	3.08	89	7.22	4.34	74	5.50	3.73	73
Mutual funds and equity securities	0.68	0.28	80	0.06	0.51	51	0.71	0.29	80	0.04	0.44	50	0.04	0.49	43
Debt securities 1 year or less	12.27	8.89	70	0.57	11.27	8	5.81	7.78	54	0.44	13.69	6	0	13.55	1
Debt securities 1 to 5 years	7.87	20.02	23	13.27	18.32	44	10.03	18.25	35	8.73	20.49	30	7.71	23.43	23
Debt securities over 5 years	79.19	68.75	62	86.10	66.71	80	83.44	71.11	68	90.79	61.87	91	92.24	58.63	93
Pledged securities	32.99	30.80	58	25.42	38.80	35	33.06	32.26	52	23.54	44.55	26	14.61	43.76	17
Structured notes, fair value	0	0.15	40	0	0.22	35	0	0.11	40	0	0.03	42	0	0.09	39
Percent Change from Prior Like Quarter															
Short-term investments	-79.22	-31.70	2	138.40	42.70	88	89.27	27.98	85	1,215.58	136.94	97	37.72	32.84	66
Investment securities	70.94	21.19	90	-14.45	30.46	7	48.55	31.36	74	-20.45	16.36	8	25.37	4.80	87
Core deposits	36.82	9.58	92	60.96	14.37	98	61.50	16.94	96	60.97	23.17	95	10.06	9.96	55
Noncore funding	58.09	10.50	85	-78.14	-28.42	2	-36.49	-14.79	22	-58.61	-12.78	4	5.07	4.16	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	1,425,432	766,323	911,149	553,312	528,329
Commit: Secured commercial real estate loans	575,872	104,341	121,407	63,110	101,618
Commit: Unsecured real estate loans	38,276	48,833	40,093	24,637	51,461
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	24,780	14,850	14,576	15,589	10,769
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.66	24.48	10	9.65	16.36	16	8.93	22.78	6	7.95	16.09	11	8.37	16.97	10
Standby letters of credit	0.22	0.66	25	0.19	0.31	38	0.14	0.65	11	0.22	0.31	47	0.17	0.36	25
Commercial and similar letters of credit	0	0.02	21	0	0.01	38	0	0.02	20	0	0.01	37	0	0.01	36
Securities lent	0	0.09	42	0	0	49	0	0.10	41	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0	45	0	0.24	27	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.18	29	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.01	46	0	0.18	34	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0	46	0	0.13	34	0	0	46	0	0	47
Derivative contracts	0	44.65	1	0	3.98	31	0	46.30	1	0	3.72	32	0	2.95	31
Interest rate contracts	0	32.11	1	0	3.87	31	0	32.46	1	0	3.62	32	0	2.87	31
Interest rate futures and forward contracts	0	3.60	13	0	0.14	38	0	3.25	12	0	0.20	38	0	0.08	39
Written options contracts (interest rate)	0	1.58	10	0	0.16	36	0	1.41	8	0	0.24	37	0	0.13	36
Purchased options contracts (interest rate)	0	1.48	23	0	0.01	45	0	1.31	23	0	0.03	44	0	0.02	45
Interest rate swaps	0	21.90	4	0	3.09	32	0	20.49	4	0	2.58	34	0	2.19	34
Foreign exchange contracts	0	6.76	26	0	0	47	0	6.30	26	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	4.19	27	0	0	47	0	3.78	27	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	40	0	0	49	0	0.04	40	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.79	39	0	0	49	0	0.76	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.19	35	0	0	48	0	0.92	34	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0	49	0	0.07	43	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.41	39	0	0	48	0	0.32	38	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.31	39	0	0	48	0	0.21	38	0	0	49	0	0	48
Commodity and other swaps	0	0.32	37	0	0	50	0	0.31	38	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	17.71	46.07	6	13.68	25.18	13	15.54	44.98	8	10.34	24.20	9	10.45	24.81	9

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	0	0	0
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts		93.66			99.88			94.17			99.50			99.57	
Foreign exchange contracts		3.30			0.11			3.47			0.19			0.14	
Equity, commodity, and other contracts		1.20			0			1.14			0			0.07	
Futures and forwards		9.78			10.53			11.16			15.03			14.06	
Written options		5.78			7.49			6.28			10.24			11.73	
Exchange-traded		0.15			0			0.12			0			0	
Over-the-counter		5.46			7.49			5.96			10.24			10.84	
Purchased options		3.69			1.26			3.27			2.13			2.45	
Exchange-traded		0.15			0			0.12			0			0	
Over-the-counter		3.17			1.26			2.87			2.13			2.28	
Swaps		74.97			78.96			74.26			71.83			64.61	
Held for trading		37.98			22.18			40.42			16.03			15.01	
Interest rate contracts		31.52			20.79			34.15			16.37			16.17	
Foreign exchange contracts		1.71			0			1.68			0			0.11	
Equity, commodity, and other contracts		0.58			0			0.60			0			0	
Non-traded		62.02			77.82			59.58			83.97			84.99	
Interest rate contracts		57.94			77.64			56.71			83.02			84.69	
Foreign exchange contracts		0.36			0			0.40			0			0.01	
Equity, commodity, and other contracts		0.10			0			0.09			0			0.01	
Derivative contracts (excluding futures and forex 14 days or less)		93.09			82.49			92.53			79.60			80.07	
One year or less		31.78			12.18			27.56			15.52			15.20	
Over 1 year to 5 years		24.76			21.55			27.01			19.75			22.92	
Over 5 years		27.14			38.27			29.89			32.47			34.12	
Gross negative fair value (absolute value)		1.56			1.91			0.98			2.84			1.30	
Gross positive fair value		1.74			1.55			1.34			2.25			1.14	
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.07	3	0	0.01	32	0	0.04	2	0	0.01	33	0	0	32
Gross positive fair value (X)	0	0.08	2	0	0.01	32	0	0.05	1	0	0.01	33	0	0	32
Held for trading (X)	0	0.06	23	0	0	44	0	0.04	22	0	0	44	0	0	44
Non-traded (X)	0	0.02	4	0	0	34	0	0.01	5	0	0	35	0	0	34
Current credit exposure (X)	0	0.04	7	0	0.01	22	0	0.04	6	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	50	0	0	50	0	0	46	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.54	6	0	0.16	19	0	0.46	5	0	0.27	18	0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	33,776	24,200	24,200	20,800	19,000
Gross losses	145	407	1,824	1,844	2,690
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	297	509	998	1,003	1,853
Net losses	-152	-102	826	841	837
Provision for loan and lease losses	-763	-2,030	859	-499	2,637
Adjustments	0	0	9,543	4,740	0
Ending balance	33,165	22,272	33,776	24,200	20,800
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.01	0.08	24	-0.05	-0.03	41	0.01	-0.09	77	-0.01	0.38	0	0.04	0.12	29
Provision for loan and lease losses / Average loans and leases	-0.02	0.14	27	-0.07	-0.04	42	0.01	-0.16	77	-0.01	0.53	0	0.05	0.16	25
Provision for loan and lease losses / Net loan and lease losses	501.97	198.72	78	1,990.20	62.34	90	104	-105.48	76	-59.33	672.96	9	315.05	142.73	85
Allowance for loan and lease losses / Total loans and leases not held for sale	0.37	1.17	4	0.40	1.32	2	0.49	1.23	6	0.50	1.35	4	0.46	0.94	4
Allowance for loan and lease losses / Total loans and leases	0.35	1.15	6	0.37	1.31	3	0.46	1.20	7	0.46	1.33	4	0.41	0.93	6
Allowance for loan and lease losses / Net loans and leases losses (X)	28.67				49.92		40.89	21.39	81	28.78	25.33	73	24.85	17.18	79
Allowance for loan and lease losses / Nonaccrual assets	299.19	413.77	46	137.59	417.11	19	405.47	364.13	72	116.56	336.78	14	160.67	315.75	42
ALLL / 90+ days past due + nonaccrual loans and leases	237.01	319.24	41	137.59	376.57	23	405.47	287.08	76	115.89	293.46	19	155.82	283.41	44
Gross loan and lease losses / Average loans and leases	0	0.16	6	0.01	0.10	21	0.03	0.19	9	0.03	0.16	14	0.05	0.16	27
Recoveries / Average loans and leases	0.01	0.07	7	0.02	0.05	35	0.02	0.08	14	0.02	0.04	37	0.04	0.05	56
Net losses / Average loans and leases	0	0.08	17	0	0.05	28	0.01	0.11	18	0.02	0.11	18	0.02	0.11	23
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	48	0	0	43	0	0	48	0	0	49
Recoveries / Prior year-end losses	16.28	23.25	37	27.60	20.17	70	54.12	34.67	79	37.29	42.12	58	44.25	41.80	62
Earnings coverage of net loan and lease losses (X)	-582.63	-9.51	7	-642.35	-10.45	4	184.80	39.72	91	140.63	33.55	89	98.13	22.46	85
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	66	0	0.01	48	0.02	0.02	68	0	0.04	32	0	0.02	33
Real estate loans secured by 1–4 family	0	-0.02	71	0	-0.01	56	0.11	-0.02	95	0	0.01	47	0	0.02	36
Revolving	0	-0.08	75	0	-0.01	61	1.47	-0.07	98	0	0	54	0	0.02	47
Closed-end	0	-0.02	70	0	0	55	0	-0.01	67	0	0.01	46	0	0.02	34
Commercial real estate loans	0	0	60	0	0.02	50	0	0.04	31	0	0.05	34	0	0.02	44
Construction and land development	0	-0.02	73	0	-0.01	63	0	0	64	0	0	57	0	-0.02	62
1–4 family	0	0	60	0	0	55	0	0	57	0	0	50	0	0	54
Other	0	-0.01	71	0	-0.01	61	0	0	64	0	-0.01	59	0	-0.02	62
Multifamily	0	0	58	0	0	54	0	0.01	48	0	0	51	0	0	56
Nonfarm nonresidential	0	0	58	0	0.03	44	0	0.05	29	0	0.07	34	0	0.03	38
Owner-occupied	0	0	60	0	0	55	0	0.01	44	0	0.01	40	0	0.01	44
Other	0	0	55	0	0.02	45	0	0.04	35	0	0.04	40	0	0.01	41
Real estate loans secured by farmland		0			0		0	0	54		0.01		0	0.01	45
Commercial and industrial loans	-0.02	0.10	22	-0.06	0.10	17	-0.04	0.17	10	0	0.20	17	0.15	0.27	45
Loans to individuals	0.65				0.47			0.71		0.01	0.66	1	0.03	0.74	6
Credit card loans	1.99				0.94			1.84			1.71			1.89	
Agricultural loans	0.01				0			0.02			0.01			0.02	
Loans to foreign governments and institutions	0						0								
Other loans and leases	0	0.14	16	0.06	0.23	65	0.03	0.10	53	0.36	0.44	76	0.14	0.14	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		5,807		2,973		5,329		2,597		11,792					
90+ days past due loans and leases		2,908		0		0		120		403					
Nonaccrual loans and leases		11,085		16,187		8,330		20,762		12,946					
Total past due and nonaccrual loans and leases		19,800		19,160		13,659		23,479		25,141					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		2,730		3,377		3,174		4,109		5,137					
Total restructured loans and leases		2,730		3,377		3,174		4,109		5,137					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		1,072		3,232		2,709		3,348		2,945					
Other real estate owned		6,210		0		6,210		0		0					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.06	0.32	11	0.05	0.18	25	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
90+ days past due loans and leases	0.03	0.09	51	0	0.03	20	0	0.10	10	0	0.04	43	0.01	0.03	53
Nonaccrual loans and leases	0.12	0.38	12	0.27	0.52	30	0.11	0.46	11	0.39	0.60	36	0.26	0.48	26
90+ days past due and nonaccrual loans and leases	0.15	0.53	12	0.27	0.58	26	0.11	0.62	6	0.39	0.67	31	0.26	0.54	25
30–89 days past due restructured	0	0.01	18	0	0	33	0	0.01	21	0	0	32	0	0	29
90+ days past due restructured	0	0	31	0	0	45	0	0	30	0	0	45	0	0	45
Nonaccrual restructured	0.03	0.09	31	0.06	0.09	52	0.04	0.10	38	0.08	0.09	57	0.10	0.07	69
30–89 days past due loans held for sale	0	0	40	0	0	49	0	0	40	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	40	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.06	0.32	11	0.05	0.18	25	0.07	0.32	9	0.05	0.26	10	0.23	0.31	46
90+ days past due assets	0.03	0.10	51	0	0.03	20	0	0.10	9	0	0.04	43	0.01	0.03	53
Nonaccrual assets	0.12	0.39	12	0.27	0.53	30	0.11	0.47	11	0.39	0.60	36	0.26	0.48	26
30+ days past due and nonaccrual assets	0.21	0.88	6	0.32	0.79	21	0.18	0.97	4	0.44	0.95	18	0.50	0.87	22
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.32	19	0.20	0.39	32	0.08	0.36	10	0.30	0.47	36	0.21	0.39	30
90+ days past due and nonaccrual assets + other real estate owned	0.18	0.34	26	0.20	0.43	28	0.14	0.37	15	0.30	0.52	34	0.21	0.45	27
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.16	0.38	20	0.24	0.54	22	0.17	0.41	16	0.35	0.63	27	0.25	0.56	20
Allowance for loan and lease losses	55.38	57.44	57	87.19	65.65	73	51.07	62.64	51	99.63	72.10	74	76.40	92.08	50
Equity capital + allowance for loan and lease losses	1.62	3.52	24	2.57	4.89	26	1.57	3.60	19	3.35	5.64	29	2.50	4.77	24
Tier 1 capital + allowance for loan and lease losses	1.98	3.97	26	2.97	5.37	25	1.96	4.30	18	3.93	6.21	30	2.98	5.30	27
Loans and leases + other real estate owned	0.19	0.63	12	0.32	0.83	19	0.23	0.71	12	0.45	0.92	23	0.31	0.78	14

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.04	0.26	11	0.02	0.16	11	0.08	0.26	22	0.03	0.25	8	0.25	0.28	57
	90+ days past due		0.04	0.11	63	0	0.03	26	0	0.12	15	0	0.04	25	0.01	0.03	58
	Nonaccrual.....		0.12	0.45	15	0.27	0.55	31	0.09	0.52	12	0.39	0.63	39	0.14	0.45	17
Commercial and industrial	30–89 days past due		0.17	0.28	49	0.24	0.10	80	0.01	0.24	7	0.11	0.15	54	0.05	0.22	25
	90+ days past due		0	0.03	17	0	0.01	34	0	0.04	18	0.02	0.02	77	0	0.02	30
	Nonaccrual.....		0.22	0.46	29	0.42	0.58	51	0.27	0.57	33	0.56	0.61	61	1.56	0.74	82
Individuals	30–89 days past due		0	0.70	5	0	0.31	9	0	0.63	6	0	0.52	7	0.22	0.60	31
	90+ days past due		0	0.07	19	0	0.01	34	0	0.09	17	0	0.02	30	0	0.02	31
	Nonaccrual.....		0	0.18	10	0	0.12	17	0	0.17	11	0	0.14	16	0	0.12	16
Depository institution loans	30–89 days past due			0.01			0			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.01			0			0			0			0	
Agricultural	30–89 days past due			0.10			0.07			0.07			0.07			0.10	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.36			0.27			0.70			0.57			0.80	
Foreign governments	30–89 days past due			0						0.50							
	90+ days past due			0						0							
	Nonaccrual.....			0.18						0.15							
Other loans and leases	30–89 days past due		0.06	0.11	63	0.10	0.30	70	0.11	0.12	66	0.27	0.67	66	0.30	0.28	77
	90+ days past due		0	0.01	33	0	0.01	42	0	0.01	34	0	0	40	0	0	40
	Nonaccrual.....		0	0.07	23	0.01	0.21	75	0	0.09	21	0.04	0.10	76	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.05	0.39	8	0.01	0.25	8	0.18	0.46	25	0	0.46	5	0.24	0.53	30
	90+ days past due	0	0.22	42	0	0.04	28	0	0.24	18	0	0.06	28	0	0.05	28
	Nonaccrual	0.32	0.61	36	1.30	0.59	87	0.34	0.71	25	1.34	0.67	87	0.19	0.55	18
Revolving	30–89 days past due	0.68	0.26	89	0.18	0.19	54	0.98	0.28	91	0.08	0.25	38	6.29	0.36	99
	90+ days past due	0.04	0.02	81	0	0.01	40	0	0.02	35	0	0.01	41	0	0.01	37
	Nonaccrual	0.04	1.15	11	9.81	0.44	97	0.05	1.18	15	9.41	0.46	98	0.99	0.34	90
Closed-end	30–89 days past due	0	0.42	3	0	0.23	6	0.12	0.49	17	0	0.48	5	0.03	0.56	7
	90+ days past due	0	0.25	19	0	0.04	30	0	0.26	18	0	0.06	29	0	0.05	29
	Nonaccrual	0.34	0.60	40	0.97	0.61	75	0.36	0.67	34	1.01	0.69	78	0.17	0.57	16
Junior lien	30–89 days past due	0	0.01	15	0	0.01	24	0	0.01	11	0	0.01	36	0	0.02	32
	90+ days past due	0	0	36	0	0	46	0	0	36	0	0	44	0	0	41
	Nonaccrual	0	0.02	10	0	0.02	16	0	0.03	8	0	0.03	12	0	0.03	11
Commercial real estate	30–89 days past due	0.04	0.16	27	0.02	0.11	38	0.06	0.15	41	0.03	0.14	38	0.25	0.15	76
	90+ days past due	0.05	0.01	86	0	0.01	39	0	0.01	28	0	0.02	35	0.01	0.02	75
	Nonaccrual	0.08	0.32	21	0.05	0.49	20	0.04	0.38	11	0.17	0.57	26	0.13	0.34	34
Construction and development	30–89 days past due	0	0.22	16	0	0.10	31	0	0.17	17	0	0.16	26	0	0.20	22
	90+ days past due	0	0.01	39	0	0	45	0	0.01	38	0	0.01	43	0	0.01	43
	Nonaccrual	0.29	0.16	77	0.92	0.14	89	0.34	0.20	80	1.09	0.21	89	1.42	0.18	93
1–4 family	30–89 days past due	0	0.02	29	0	0.01	41	0	0.02	30	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	48	0	0	44	0	0	46	0	0	47
	Nonaccrual	0	0.01	32	0	0.01	42	0	0.01	32	0	0.01	42	0	0.01	40
Other	30–89 days past due	0	0.17	19	0	0.07	33	0	0.13	21	0	0.09	30	0	0.12	26
	90+ days past due	0	0.01	40	0	0	47	0	0	41	0	0	44	0	0	44
	Nonaccrual	0.29	0.13	80	0.92	0.08	92	0.34	0.16	82	1.09	0.16	91	1.42	0.14	93
Multifamily	30–89 days past due	0	0.04	29	0	0.04	40	0	0.07	27	0	0.03	39	0	0.03	38
	90+ days past due	0	0	45	0	0	48	0	0	46	0	0	47	0	0	46
	Nonaccrual	0	0.07	25	0	0.11	34	0	0.17	21	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0.18	0.13	68	0.12	0.10	69	0.22	0.13	75	0.16	0.14	66	1.06	0.13	96
	90+ days past due	0.23	0.01	97	0	0.01	40	0	0.01	31	0	0.02	38	0.05	0.02	83
	Nonaccrual	0.34	0.39	56	0.24	0.55	35	0.12	0.45	18	0.71	0.73	57	0.43	0.36	60
Owner Occupied	30–89 days past due	0.15	0.04	94	0.12	0.03	87	0	0.04	10	0.13	0.05	78	1.06	0.06	98
	90+ days past due	0.07	0	97	0	0.01	42	0	0	37	0	0.01	40	0	0.01	40
	Nonaccrual	0.09	0.14	45	0.18	0.21	52	0.09	0.17	37	0.17	0.27	45	0.17	0.19	51
Other	30–89 days past due	0.03	0.08	53	0	0.06	26	0.22	0.08	85	0.03	0.06	64	0	0.05	18
	90+ days past due	0.15	0	97	0	0	44	0	0	37	0	0	44	0.05	0.01	91
	Nonaccrual	0.25	0.21	66	0.06	0.31	44	0.03	0.23	24	0.54	0.33	72	0.26	0.14	75
Farmland	30–89 days past due		0.11			0.04		0	0.10	31		0.08		0	0.21	28
	90+ days past due		0.01			0		0	0	45		0		0	0.01	45
	Nonaccrual		0.63			1.02		0	0.69	23		1.19		0	1.06	24
Credit card	30–89 days past due		1.02			0.83			0.81			1.02			0.87	
	90+ days past due		0.44			0.07			0.45			0.22			0.18	
	Nonaccrual		0.11			0.01			0.10			0.02			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	719,278	435,246	720,800	433,985	433,820										
Retained earnings	398,601	290,644	346,820	250,300	175,773										
Accumulated other comprehensive income (AOCI)	-9,073	10,775	2,275	14,087	4,276										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,108,806	736,665	1,069,895	698,372	613,869										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	221,874	94,615	221,097	94,978	96,447										
Accumulated other comprehensive income-related adjustments	-9,073	10,775	2,275	14,087	4,276										
Other deductions from common equity tier 1 capital	1	18	8	31	63										
Subtotal:	896,004	631,257	846,515	589,276	513,083										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	896,004	631,257	846,515	589,276	513,083										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	896,004	631,257	846,515	589,276	513,083										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	173,305	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	40,785	31,944	41,306	31,424	23,965										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	214,090	31,944	41,306	31,424	23,965										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	214,090	31,944	41,306	31,424	23,965										
Exited advanced approach tier 2 capital															
Total capital	1,110,094	663,201	887,821	620,700	537,048										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,761,796	7,670,412	10,262,229	6,694,664	6,316,464										
Less: Deductions from common equity tier 1 capital	221,875	94,633	221,105	95,009	96,510										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	10,539,921	7,575,779	10,041,124	6,599,655	6,219,954										
Total risk-weighted assets	9,030,180	5,684,675	7,462,247	5,099,780	4,817,377										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	9.92	11.85	25	11.10	11.19	32	11.34	12.37	35	11.55	10.91	45	10.65	12.50	22
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	9.92	12.53	6	11.10	11.81	22	11.34	13.11	22	11.55	11.60	32	10.65	13.19	13
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	12.29	14.37	14	11.67	13.66	12	11.90	14.91	4	12.17	13.45	13	11.15	14.63	2
Total capital, column B	0	0.34	46	0	0	50	0	0.37	46	0	0	50	0	0	50
Tier 1 leverage	8.50	9.08	31	8.33	9.56	20	8.43	8.98	33	8.93	9.65	32	8.25	10.39	8
Supplementary leverage ratio, advanced approaches HCs		6.62						6.71							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			25			72			75			35				69	-65.28	-69.14
Other insurance activities income			25			72			75			35				69	-65.28	-69.14
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			47,157			0			46,570			0				0		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	40	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			50			53.11			50			60					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			50			46.89			50			40					
Separate account assets (L/H) / Total life assets	11.61			0			13.40			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.36	40	0.05	0.58	64	0.02	0.36	40	0.01	0.41	54	0.03	0.37	58			
Premium income / Insurance activities revenue	0	3.08	41	0	0.03	47	0	2.76	42	0	0.01	47	0	0.03	47			
Credit related premium income / Total premium income	34.56			100			32.99			100			100					
Other premium income / Total premium income	65.44			0			67.01			0			0					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	49	0	0.02	44	0	0	49	0	0	48			
Insurance net income (P/C) / Equity (P/C)	18.14			34.16			23.22			19.85			37.86					
Insurance net income (L/H) / Equity (L/H)	163.24						4.49											
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			92.63			927.51			-40.91			132.57					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	44	0	0	50	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.08	12.13	25	0	11.55	5	5.29	12	25	0	11.01	6	0	11.53	5			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0		0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0	49	0	0.46	37	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.77			0.03			0.66			0.05			0	
Cost: Interest-bearing deposits.....		0.25			0.57			0.14			1.24			2.53	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						0.20							
Commercial and industrial loans		0.61						0.79							2.35
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....		11.61			-20.34			6.83			5,672.05			-47.91	
Total selected assets.....		18.50			-10.31			9.48			6.04			-25.04	
Deposits		-4.80			-43.67			0.73			-44.89			2.53	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,319,471	0	1,628,766	0	0	0	
1–4 family residential loans		82	0	2,209	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		28,041	0	19,728	0	0	0	
All other loans and leases.....		1,291,348	0	1,606,829	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		11.72	0	15.97	0	0	0	
1–4 family residential loans		0	0	0.02	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0.25	0	0.19	0	0	0	
All other loans and leases.....		11.47	0	15.76	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		8.60		10.22				
Home equity lines		0.66		0.84				
Credit card receivables.....		0		0				
Auto loans and other consumer loans.....		0.02		0.04				
Commercial and industrial loans		13.82		12.03				
All other loans and leases.....		76.90		76.87				

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0		0		
1–4 family residential loans.....	0		0		
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....	0		0		
All other loans and leases.....	0		0		
Unused commitments to provide liquidity (servicer advance).....	0		0		
Seller's interest carried as securities and loans	0		0		
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans	0		0		
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	82	0	85	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	82	0	85	0	0
Total past due securitized assets.....	82	0	85	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0		0		
Home equity lines	0		0		
Credit card receivables					
Auto loans					
Commercial and industrial loans	0		0		
All other loans and leases	0		0		
Total 30–89 days past due securitized assets	0		0		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	100		3.85		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans			0		
Commercial and industrial loans	0		0		
All other loans and leases	0		0		
Total 90+ days past due securitized assets	0.01		0.01		
Total past due securitized assets percent of securitized assets	0.01		0.01		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0		0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans	0		0		
All other loans and leases	0		0		
Total net losses on securitized assets	0		0		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0		0.12		
Home equity lines	0.68		0.98		
Credit card receivables					
Commercial and industrial loans	0.16		0.01		
All other loans and leases	0.04		0.05		
Total managed loans past due 30–89 days	0.05		0.06		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.01		0.01		
Home equity lines	0.04		0		
Credit card receivables					
Commercial and industrial loans	0		0		
All other loans and leases	0.03		0		
Total managed loans past due 90+ days	0.03		0		
Total Past Due Managed Assets	0.08		0.06		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0		0		
Home equity lines	0		1.47		
Credit card receivables					
Commercial and industrial loans	-0.02		-0.04		
All other loans and leases	0		0		
Net Losses on Managed Assets Percent of Total Managed Assets	0		0.01		

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	12,000	22,000	10,000	15,000	-100.00	
Dividends		0	12,000	22,000	10,000	15,000	-100.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		0	12,000	22,000	10,000	15,000	-100.00	
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		0	12,000	22,000	10,000	15,000	-100.00	
Operating Expenses								
Personnel expenses		598	494	972	1,343	1,517	21.05	-9.39
Interest expense		2,927	167	246	169	356	1652.69	1314.01
Other expenses		1,745	1,932	4,192	1,971	3,066	-9.68	-22.79
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		5,270	2,593	5,410	3,483	4,939	103.24	68.53
Income (loss) before taxes		-5,270	9,527	17,862	6,421	10,143		
Applicable income taxes (credit)		-1,460	-700	-1,099	-1,039	-1,435		
Extraordinary items								
Income before undistributed income of subsidiaries		-3,810	10,227	18,961	7,460	11,578		
Equity in undistributed income of subsidiaries		67,962	38,182	90,550	76,909	44,661	77.99	287.87
Bank subsidiaries		65,492	35,989	85,213	74,977	43,134	81.98	292.68
Nonbank subsidiaries		2,470	2,193	5,337	1,932	1,527	12.63	192.65
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		64,152	48,409	109,511	84,369	56,239	32.52	307.86
Memoranda								
Bank net income		65,492	47,989	107,213	84,977	58,134	36.47	292.68
Nonbank net income		2,470	2,193	5,337	1,932	1,527	12.63	192.65
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,206,965	93.74	737,066	95.74	1,076,262	95.27	702,140	614,079	63.75	267.01
Common and preferred stock		1,201,493	93.31	730,822	94.93	1,071,657	94.86	697,647	610,968	64.40	268.70
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		5,472	0.42	6,244	0.81	4,605	0.41	4,493	3,111	-12.36	83.13
Investment in nonbank subsidiaries		11,159	0.87	4,729	0.61	7,932	0.70	2,445	2,890	135.97	374.25
Common and preferred stock		10,512	0.82	4,729	0.61	7,932	0.70	2,445	2,421	122.29	463.95
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		647	0.05	0	0	0	0	0	469		32.31
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		8,570	0.67	458	0.06	8,569	0.76	338	434	1771.18	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		45,345	3.52	7,225	0.94	21,763	1.93	4,692	7,064	527.61	345.69
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	-100.00
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		15,596	1.21	20,401	2.65	15,159	1.34	13,645	14,267	-23.55	614.76
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,287,635	100.00	769,879	100.00	1,129,685	100.00	723,260	638,734	67.25	274.61
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	20,000	2.60	18,500	1.64	14,000	10,000	-100.00	-100.00
Subordinated notes and debentures		173,304	13.46	0	0	25,696	2.27	0	0	0	
Other liabilities		11,423	0.89	10,570	1.37	13,234	1.17	10,030	14,865	8.07	536.02
Balance due to subsidiaries and related institutions		0	0	5,291	0.69	8,204	0.73	3,519	0	-100.00	
Total liabilities		184,727	14.35	35,861	4.66	65,634	5.81	27,549	24,865	415.12	589.38
Equity Capital		1,102,908	85.65	734,018	95.34	1,064,051	94.19	695,711	613,869	50.26	248.00
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		56	0	45	0.01	56	0	45	45	24.44	64.71
Common surplus		719,222	55.86	435,201	56.53	720,744	63.80	433,941	433,775	65.26	190.83
Retained earnings		392,703	30.50	287,997	37.41	340,976	30.18	247,638	175,773	36.36	439.47
Accumulated other comprehensive income		-9,073	-0.70	10,775	1.40	2,275	0.20	14,087	4,276		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,287,635	100.00	769,879	100.00	1,129,685	100.00	723,260	638,734	67.25	274.61
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	5,291	0.69	8,204	0.73	3,519	0	-100.00	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.75	10.52	63	11.25	12.54	34	11.74	11.94	54	12.91	9.11	83	9.54	10.58	35
Bank net income / Average equity investment in banks	11.41	11.07	57	13.44	12.85	60	13.50	11.80	70	13.05	9.38	82	9.90	10.85	37
Nonbank net income / Average equity investment in nonbanks	53.61	10.05	96	125	15.38	93	110.15	13.12	97	123.03	9.69	96	81.34	12.07	96
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			9.85			10.11			8.82			15.16	
Bank net income / Parent net income	102.09	98.83	46	99.13	102.74	18	97.90	96.79	29	100.72	104.93	26	103.37	103.77	49
Nonbank net income / Parent net income	3.85	2.55	77	4.53	0.61	90	4.87	3.40	74	2.29	1.04	80	2.72	1.08	81
Subsidiary holding companies' net income / Parent net income		80.71			93.75			65.35			101.16			92.33	
Leverage															
Total liabilities / Equity capital	16.75	17.48	65	4.89	11.52	34	6.17	16.81	29	3.96	11.62	35	4.05	9.66	36
Total debt / Equity capital	15.71	12.15	72	2.72	5.82	53	4.15	11.71	32	2.01	5.79	51	1.63	3.93	57
Total debt + notes payable to subs that issued TPS / Equity capital	15.71	14.28	63	2.72	9.79	34	4.15	13.63	24	2.01	9.67	31	1.63	7.99	29
Total debt + Loans guaranteed for affiliate / Equity capital	15.71	12.21	72	2.72	5.82	53	4.15	11.77	32	2.01	5.79	51	1.63	3.97	57
Total debt / Equity capital – excess over fair value	15.71	12.27	72	2.72	5.82	53	4.15	11.81	32	2.01	5.79	51	1.63	3.93	57
Long-term debt / Equity capital	15.71	11.61	72	2.72	5.76	53	4.15	10.95	32	2.01	5.67	52	1.63	3.86	57
Short-term debt / Equity capital	0	0.43	39	0	0	48	0	0.57	38	0	0.01	46	0	0.01	46
Current portion of long-term debt / Equity capital	0	0.07	41	0	0	46	0	0.06	41	0	0	47	0	0	47
Excess cost over fair value / Equity capital	0	0.09	40	0	0	45	0	0.05	41	0	0	45	0	0	46
Long-term debt / Consolidated long-term debt	100	39.62	96	100	23.81	98	100	39.86	95	100	20.97	97	35.82	14.37	78
Double Leverage															
Equity investment in subs / Equity capital	109.89	103.92	78	100.21	104.95	39	101.46	103.22	46	100.63	104.49	39	99.92	104.21	32
Total investment in subs / Equity capital	110.45	109.01	69	101.06	105.27	41	101.89	108.40	39	101.28	104.82	41	100.50	104.48	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.85	0.41	74	0.02	0.38	39	0.14	0.29	47	0.05	0.49	40	-0.01	0.44	34
Equity investment in subs – equity cap / Net income-div (X)	1.05	1.23	57	0.02	1.20	3	0.17	1.05	12	0.06	1.45	5		1.47	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	8.25	126.15	6	119.32	117.90	64	107.16	152.85	31	69.05	121.76	19	118.53	153.39	46
Cash from ops + noncash items + op expense / Op expense + dividend	-58.75	116.54	10	61.94	138.87	27	27.58	154.48	7	273.44	138.81	89	341.53	152.31	90
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	165.16	92.87	83	107.53	93.76	65	111.61	98.54	66	94.06	140.42	23	100.63	105.99	40
Pretax operating income + interest expense / Interest expense	-80.05	1,457.38	8	5,804.79	1,355.69	90	7,360.98	1,835.33	92	3,899.41	2,318.94	80	2,949.16	17,211.14	68
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-80.05	1,417.74	7	5,804.79	1,307.49	91	7,360.98	1,770.77	92	3,899.41	1,435.81	86	2,949.16	2,481.22	83
Dividends + interest from subsidiaries / Interest expense + dividends	0	140.52	3	146.02	116.06	73	134.21	174.12	42	78.91	137	20	161.59	196.13	59
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	3.59	39	0	11.92	32	0	4.45	39	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X)		28.68			394.03			47.61			52.16			71.69	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-9.33	3.32	3	1.30	2.30	54	1.66	3.44	48	1.15	2.19	56	1.50	1.59	64
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0			0.17			0			0	
Nonaccrual		0.76			0			0.92			0			8.16	
Total		1.12			0			1.09			0			8.16	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	50	0	0	49	0	0	50	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0	49	0	0.02	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.01	46	0	0	49	0	0.02	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.13	1.69	54	0.02	0.07	69	0.04	1.76	46	0.04	0.09	70	0.10	0.13	72
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0	49	0	0.06	40	0	0	49	0	0	49

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17			78.72	77.66	47	85.15	66.37	70	167.60	79.13	92	77.10	65.39
Dividends declared / Net income	19.37	34	25	16.63	22.10	36	14.74	28.27	23	14.82	29.39	26	15.87	25.65	32
Net income – dividends / Average equity.....	9.47	7.04	75	9.38	9.56	48	10.01	8.62	70	11	6.36	88	8.03	7.61	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	149.05	135.93	65	136.26	155.92	47	79.98	130.75	20	168.03	160.93	63
Dividends from nonbank subsidiaries	0	2.20	26	0	0.84	31	0	4.90	22	0	3.01	28	0	2.59	28
Dividends from subsidiary holding companies.....	0	2.84	45	0	0	48	0	5.91	45	0	0	48	0	0	48
Dividends from all subsidiaries	0	168.66	4	149.05	146.59	64	136.26	203.53	39	79.98	158.62	15	168.03	209.89	59
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	25.01	31.44	43	20.52	45.96	20	11.77	43.52	19	25.80	45.88	31
Interest income from bank subsidiaries.....	0	0.13	27	0	0.02	35	0	0.11	24	0	0.05	33	0	0.09	32
Management and service fees from bank subsidiaries	0	0.85	38	0	0.35	44	0	0.88	38	0	0.57	43	0	0.47	43
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	46.71	5	25.01	33.38	41	20.52	51.33	20	11.77	51.02	18	25.80	48.40	28
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	45.98	15	0	51.33	16	0	62.63	8	0	99.52	10	0	76.61	11
Interest income from nonbank subsidiaries.....	0	2.85	35	0	0.01	47	0	2.44	31	0	0.07	45	0	0.91	44
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0	48	0	0.37	40	0	0.02	47	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.01	47	0	0.07	45	0	0.11	47	0	0.01	47
Operating income from nonbank subsidiaries	0	54.49	11	0	54.11	12	0	87.22	3	0	105.70	7	0	83.73	9
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			40.90			38.10			29.39			65.48	
Interest income from subsidiary holding companies		13.26			0			5.26			0			0	
Management and service fees from subsidiary holding companies.....		0.33			0			0.73			0			0	
Other income from subsidiary holding companies.....		-3.08			0			-0.40			0			0	
Operating income from subsidiary holding companies.....		98.24			40.90			58.37			29.39			65.48	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		65.33		100	70.62	93	100	74.16	94	100	76.69	93	100	77.61	93
Interest income from bank subsidiaries.....		0.78		0	0.60	35	0	0.23	23	0	0.11	33	0	0.23	32
Management and service fees from bank subsidiaries		1.33		0	1.34	44	0	1.44	37	0	0.96	43	0	0.75	43
Other income from bank subsidiaries.....		0.03		0	0.01	46	0	0.02	46	0	0.01	46	0	0.01	46
Operating income from bank subsidiaries		75.26		100	82.01	86	100	83.13	92	100	84.80	86	100	94.06	87
Dividends from nonbank subsidiaries		3.28		0	0.74	32	0	3.07	21	0	1.76	28	0	1.13	29
Interest income from nonbank subsidiaries.....		0.24		0	0	46	0	0.18	36	0	0	46	0	0	45
Management and service fees from nonbank subsidiaries		0.01		0	0	49	0	0.01	42	0	0	48	0	0	48
Other income from nonbank subsidiaries.....		0		0	0	47	0	0.01	45	0	0	47	0	0	47
Operating income from nonbank subsidiaries		5.58		0	1.19	28	0	4.67	14	0	2.06	24	0	1.56	25
Dividends from subsidiary holding companies.....		1.79		0	0	48	0	2.10	45	0	0	48	0	0	47
Interest income from subsidiary holding companies		0.01		0	0	50	0	0.01	45	0	0	50	0	0	49
Management and service fees from subsidiary holding companies.....		0		0	0	50	0	0	48	0	0	50	0	0	50
Other income from subsidiary holding companies.....		0		0	0	49	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....		3.21		0	0	48	0	3.91	43	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		189.04			393.33			158.10			400.31			1,178.56	
Loans and advances from subsidiaries / Total debt	0	28.16	13	26.45	37.96	54	18.56	26.38	57	25.14	59.71	53	0	70.71	14